




Order Filed on November 5, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

|   |                                   |
|---|-----------------------------------|
| <b>UNITED STATES BANKRUPTCY COURT<br/>DISTRICT OF NEW JERSEY</b>  |                                   |
| <b>Caption in Compliance with D.N.J. LBR 9004-1</b><br>DENISE CARLON, ESQUIRE<br>KML LAW GROUP, P.C.<br>Sentry Office Plz<br>216 Haddon Ave.<br>Suite 406<br>Westmont, NJ 08018<br>(215)627-1322<br><a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a><br>Attorneys for Secured Creditor<br>HomeBridge Financial Services, Inc. |                                   |
| In Re:  | Case No.: 18-17467 VFP            |
| Jack Heinz Sandau and Loretta Marie Sandau,   | Adv. No.:                         |
| Debtors.  | Hearing Date: 6/21/18 @10:00 a.m. |
|   | Judge: Vincent F. Papalia         |

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 5, 2018**

  
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**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Jack Heinz Sandau, Loretta Marie Sandau

Case No.: 18-17467 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc. holder of a mortgage on real property located at 633 State Route 94 South, Fredon Township, NJ, 07860, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Stone, Esquire, attorney for Debtors, Jack Heinz Sandau and Loretta Marie Sandau, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by January 29, 2019, or as may be extended by an application to extend or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.